

Samsung Pay Privacy Notice

Effective Date: 11th of December, 2019

Samsung Gulf Electronics (“**Samsung**”, “**we**”, “**us**”, “**our**”), along with our affiliates and subsidiaries, respect your concerns about privacy. This Samsung Pay Privacy Notice applies to the personal information we collect through the Samsung Pay services (“**Samsung Pay**”). It does not apply to information collected by other apps, websites or services provided by Samsung. Samsung is the data controller for the processing of personal data.

This Privacy Notice provides information about how Samsung collects, uses and shares your personal information in connection with Samsung Pay. Our Privacy Policy at <https://account.samsung.com/membership/pp> (“**Samsung Privacy Policy**”) will also apply to your use of Samsung Pay, and should be read in conjunction with this Privacy Notice. The Samsung Privacy Policy provides additional information about our personal information practices, **including how to contact us**. In the event any portion of this Privacy Notice conflicts with the Samsung Privacy Policy, the relevant provisions of this Privacy Notice will apply.

WHAT INFORMATION DO WE COLLECT?

Through Samsung Pay, we obtain and maintain information about you in various ways.

Information You Provide Directly

Samsung Pay collects information from you directly. For example:

- When you create an account or profile with us, we may ask for information such as your Samsung Account ID and profile, name, or email address.
- If you order a product or paid service through Samsung Pay, we will ask for your name, address, contact information, and shipping and payment card information to process your order. Your payment card information is stored securely on your device. Samsung will only receive information about the country of issuance, which bank your card is associated with and whether your card is debit or credit. This information is stored by Samsung to ensure that your card is eligible for Samsung Pay, and may be used for the purposes of tailoring the direct marketing messages you receive where you have separately consented to receive direct marketing.

Information About Your Use of Samsung Pay

In addition to the information you provide, we will collect information about your use of our Samsung Pay through software on your devices and by other means. We will collect:

- Samsung Pay usage: The number of payment cards registered on Samsung Pay, recent transaction history, Samsung Pay Deals and Coupons viewed or redeemed, and use of Samsung Rewards. In addition, when you complete transactions through Samsung Pay we will collect information about such transactions, such as the type of payment technology used to initiate a payment transaction, whether and what time a payment transaction was attempted, the online merchant completing the transaction and transaction amount.

- Third-party device, app, service or program identifiers when you choose to connect such devices, apps, services or programs to Samsung Pay (such as issue (bank) loyalty or membership programs, or coupons, deals, discounts, tickets and/or vouchers), for example issuer name, card network, and card artwork.
- Device information: Your hardware model, device hardware information, IMEI number, advertising identifiers (including Google Ad ID and Android ID), other unique device identifiers (such as IP address and GUID), serial number, device settings (including language and lock settings), device status information (including connections with other devices), current app, software and operating system version, country and network codes and MAC address. In addition, we may obtain information about how, when and for how long you use your Samsung Pay-enabled devices, including your usage of Samsung Pay and Samsung and third-party apps, services or programs on the devices (such as apps and themes download and purchase information and marketing push information).
- Location information: Your device's GPS signal or information about nearby Wi-Fi access points and cell towers that may be transmitted to us when you use Samsung Pay.

HOW DO WE USE YOUR INFORMATION?

We use the information we collect for the following purposes:

- To help you or your device register for Samsung Pay.
- To provide Samsung Pay or a feature you request.
- To provide customized content and personalized services based on your past activities on Samsung Pay.
- To provide customized advertising, tailored direct marketing, promotions, banners and offers that might interest you, only where you have given us your separate consent.
- To analyze Samsung Pay to help us better understand our customers in order to offer make it more convenient and useful.
- To provide software updates, maintenance services and support for Samsung Pay.
- To comply with the law and legal processes.
- To protect the rights, property, or safety of Samsung Electronics, or any of our affiliates, business partners, or customers.

We use and combine the information we collect about you from Samsung Pay with data from other services or features you use. For example, if you choose to save your payment card information with another Samsung service (including, without limitation, Samsung Internet or Samsung Billing), Samsung will ask user whether they want to save or send that card information to Samsung Pay to enroll with the service. .

Samsung processes personal information for the purposes described above. Samsung's legal basis to process personal information includes processing:

- (i) So that we can keep our promises to you, such as providing you with Samsung Pay;
 - (ii) To promote our business interests, for example, to manage our relationship with you;
 - (iii) To comply with the law and legal processes; and
 - (iv) With your separate consent, where necessary (for example, to send direct marketing communications).
- If you give consent, you can always revoke by visiting [Samsung Pay app > Settings > Notification] contacting us as specified in the [CONTACT US](#) section of the Samsung Privacy Policy.

THIRD-PARTY WEB ANALYTICS SERVICES

Through certain Services, we may collect personal information about your online activities on websites and connected devices over time and across third-party websites, devices, apps, and other online features and services. We may use third-party analytics services on the Services, such as those of Google Analytics. The service providers that administer these analytics services help us to analyse your use of the Services and improve the Services. The information we obtain may be disclosed to or collected directly by these providers and other relevant third parties who use the information, for example, to evaluate use of the Services, help administer the Services, and diagnose technical issues. To learn more about Google Analytics, please visit <http://www.google.com/analytics/learn/privacy.html> and <https://www.google.com/policies/privacy/partners>.

HOW LONG DO WE RETAIN YOUR INFORMATION AND WHERE DOES IT GO?

We will not keep your personal data for longer than is necessary for the purpose for which it was collected. This means that information will be destroyed or erased from our systems when it is no longer required. We encrypt and securely retain the following types of data about you according to the table below:

| <i>Data type</i> | <i>Retention period</i> | <i>Destruction period/process</i> |
|---------------------------------|---|--|
| Account and contact information | (i) For as long as necessary to help you or your device register for and use Samsung Pay, or (ii) Upon user’s request for deletion, or (iii) deletion of Samsung Pay account, whichever comes first | Subject to applicable law, deleted immediately upon the expiry of the retention period |
| Samsung Pay usage, | (i) For as long as necessary to provide Samsung Pay or a feature you request, including without limitation to provide customized content and personalized services based on your past activities on Samsung Pay, analyze Samsung Pay to help us better understand our customers in order to offer make it more convenient and useful, or (ii) upon user’s request for deletion, or (iii) deletion of Samsung Pay account, whichever comes first | Subject to applicable law, deleted immediately upon the expiry of the retention period |

| | | |
|------------------------------------|--|--|
| Third-party identifier information | (i) For as long as necessary to provide customized advertising, tailored direct marketing, promotions, banners and offers that might interest you, only where you have given us your separate consent, or (ii) upon user’s request for deletion, or (iii) deletion of Samsung Pay account, whichever comes first | Subject to applicable law, deleted immediately upon the expiry of the retention period |
| Device information | (i) For as long as necessary to provide software updates, maintenance services and support for Samsung Pay, or (ii) upon user’s request for deletion, or (iii) deletion of Samsung Pay account, whichever comes first | Subject to applicable law, deleted immediately upon the expiry of the retention period |

Your use of Samsung Pay will involve the transfer, storage, and processing of your personal information to other countries outside the United Arab Emirates “UAE”; such countries include, without limitation the United States of America, Republic of Korea and Singapore.

UPDATES TO THIS PRIVACY NOTICE

This Privacy Notice may be updated periodically to reflect changes in our personal information practices with respect to Samsung Pay or changes in the applicable law. We will indicate at the top of this Privacy Notice when it was most recently updated. If we update the Privacy Notice, we will let you know in advance about changes we consider to be material by placing a notice on relevant services, where appropriate.